



PATENT ABSTRACTS OF JAPAN

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(71) Applicant: **HITACHI LTD**(72) Inventor: **ARAGAI TOSHIFUMI****(54) ELECTRONIC TRANSACTION SYSTEM LINKED WITH FUND MANAGEMENT****(57) Abstract:**

PROBLEM TO BE SOLVED: To automatically judge the propriety of commodity purchase by supposing a proposal fund balance on a payment date by a computer at the time of purchasing a commodity.

SOLUTION: At the time of purchasing a commodity by an ordering source, an ordering source computer 201 calculates a fund balance on a commodity settlement date displays the calculated result on a screen to judge the propriety of the commodity purchase. After automatically judging that the minimum limit or more of a necessary fund is left even at the time of purchasing the commodity, the computer 201 transmits an ordering source code, an order number, etc., which can uniquely specify an ordered product or the like and a payment server 225 checks a deposit limit amount and then transmits commodity purchase information to a credit company.

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